

Information to identify the case:

Debtor 1	Joseph Wallace	Last 4 digits of Social Security number or ITIN xxx-xx-7616
	First Name Middle Name Last Name	EIN --
Debtor 2		Last 4 digits of Social Security number or ITIN ----
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court	District of South Carolina	Date case filed for chapter 13 4/7/25
Case number:	25-01310-hb	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph Wallace	
2. All other names used in the last 8 years		
3. Address	347 Woodberry Shoals Dr Duncan, SC 29334	
4. Debtor's attorney Name and address	None	
5. Bankruptcy trustee Name and address	Gretchen D. Holland Office of the Chapter 13 Trustee 3449 Pelham Road Ste C Greenville, SC 29615	Contact phone 864-242-0314 Email ecf@upstate13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	J. Bratton Davis United States Bankruptcy Courthouse 1100 Laurel Street Columbia, SC 29201-2423	Hours open 8:30 am – 4:30 pm Contact phone 803-765-5436 Date: 4/7/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 19, 2025 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID and Passcode or call telephone number listed below: Meeting ID: 941 434 4820, Passcode: 0812378197, Telephone: 1-864-447-5381 For additional meeting information go to https://www.justice.gov/ust/mcc.

For more information, see page 2

Debtor **Joseph Wallace**

Case number **25-01310-hb**

8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under 11 U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 7/18/25
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/16/25
	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/6/25
<hr/> Deadlines for filing proof of claim: A Proof of Claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether that creditor files a Proof of Claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. You may electronically file claims at http://www.scb.uscourts.gov/electronic-filing-claims .		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Hearing on Confirmation	The confirmation hearing will be held on: 6/25/25 at 10:00 AM . Location: Clement F. Haynsworth, Federal Building and U.S. Courthouse, 300 East Washington Street, Greenville, SC 29601 . A copy of the plan will be sent separately by the debtor. This hearing may be continued or rescheduled as necessary and due notice will be given. Any objection to confirmation of the chapter 13 plan must be filed and served at least seven days prior to the confirmation hearing. Objections to the confirmation may be overruled if the objecting creditor fails to appear and prosecute the objection. If no objection is timely filed, the plan may be confirmed on recommendation of the trustee. The debtor(s) is/are required to appear at the confirmation hearing unless excused by order of the Court or Chambers Guidelines.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the confirmation hearing will be held on the date shown in line 9 of this notice. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	
14. Dismissal Notice	This case may be converted or dismissed at the confirmation hearing for a failure to: file a confirmable chapter 13 plan, pay the applicable filing fee, file or provide documents, attend the meeting of creditors, or timely make payments due under a chapter 13 plan as required by the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, the Local Rules of this Court, or the applicable judge's Chambers Guidelines.	
15. Miscellaneous Notice	The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call 1-866-222-8029. Please refer to the Court's website at www.scb.uscourts.gov for further information.	
16. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail	(1) Anyone can register for the Electronic Bankruptcy Noticing program at bankruptcynotices.uscourts.gov OR (2) Debtors can register for electronic notice by filing local form 'Debtor's Electronic Noticing Request (DeBN)' with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email. See Local Rule 9036-1.	

In re:
Joseph Wallace
Debtor

Case No. 25-01310-hb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0420-6
Date Rcvd: Apr 07, 2025

User: admin
Form ID: b309i

Page 1 of 4
Total Noticed: 87

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2025:

Recip ID	Recipient Name and Address
db	+ Joseph Wallace, 347 Woodberry Shoals Dr, Duncan, SC 29334-8820
544516849	+ 700CR - Hendrick Motors, 5141 E Independence Blvd, Charlotte, NC 28212-6168
544516704	+ 700CR-Hendrick Motors, 5141 E Independenc, Charlotte, NC 28212-6168
544516705	+ 700CR-Mercedes Benz, 10725 Northlake AU Plaza Blvd, Charlotte, NC 28269-2454
544516847	+ Administration Service, 2005 Market St Fl 12, Philadelphia, PA 19103-7042
544516776	+ Apple card-GS Bank USA, Lockbox 6112, PO Box 7247, Philadelphia, PA 19171-0001
544516824	+ CCBN - Zales CC, PO Box 182120, Columbus, OH 43218-2120
544516743	Discover Personal Loans, PO Box 39054, Salt Lake City, UT 84130
544516808	+ Experian Business Card, PO Box 5001, Costa Mesa, CA 92628-5001
544516807	+ Family Support Division, 330 W Broadway, STe 700, San Diego, CA 92101-3831
544516806	+ Gateway One Lending and, 160 N Riverview Dr, Ste 1, Anaheim, CA 92808-2293
544516801	+ Greenville Heritage FC, 520 W Washington St, Greenville, SC 29601-1923
544516800	+ Intercap Lending Inc, 5600 Wyoming Blvd NE, Albuquerque, NM 87109-3149
544516757	+ Intercap Lending Inc, 3707 Eubank Blvd NE, Albuquerque, MN 87111-3536
544516850	+ Krut Patel, ATTN Wendell L Hawkins Law Firm, 9 Buena Vista Way, Suite B, Greenville, SC 29615-6621
544516772	+ LVTOWER52-HGV, 6355 Metrowest Blvd, Orlando, FL 32835-6433
544516767	+ OGT-CO Concord, 4150 N Drinkwater Blvd Suite 200, Scottsdale, AZ 85251-3643
544516759	+ OGTC - Concord, 4150 N Drinkwater Blvd, Scottsdale, AZ 85251-3611
544516699	+ South Carolina Student Loan, POB 102405, Columbia, SC 29224-2405
544516700	+ WFBNA HL, PO Box 10335, Des Moines, IA 50306-0335
544516738	+ WFBNA Home Lending, PO Box 10335, Des Monies, IA 50306-0335

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: gabriel@upstate13.com	Apr 07 2025 21:22:00	Gretchen D. Holland, Office of the Chapter 13 Trustee, 3449 Pelham Road, Ste C, Greenville, SC 29615-4104
ust	+ Email/Text: ustpreion04.co.ecf@usdoj.gov	Apr 07 2025 21:21:00	US Trustee's Office, Strom Thurmond Federal Building, 1835 Assembly St., Suite 953, Columbia, SC 29201-2448
544516815	+ EDI: CITICORP	Apr 08 2025 01:20:00	AMEX-Citibank NA, PO Box 6789, Sioux Falls, SD 57117-6789
544516848	+ Email/Text: customercare@adminrecovery.com	Apr 07 2025 21:22:00	Admin Recovery LLC, 6225 Sheridan Dt Ste 118, Williamsville, NY 14221-4800
544516840	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 07 2025 21:40:24	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
544516839	+ EDI: GMACFS.COM	Apr 08 2025 01:20:00	Ally Financial, 200 Renaissance CTR No. B0, Detroit, MI 48243-1300

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544516827	+ EDI: GMACFS.COM	Apr 08 2025 01:20:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
544516829	+ Email/PDF: bncnotices@becket-lee.com	Apr 07 2025 21:40:32	American Express, PO Box 981537, El Paso, TX 79998-1537
544516838	+ Email/PDF: bncnotices@becket-lee.com	Apr 07 2025 21:41:36	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
544516837	+ EDI: CITICORP	Apr 08 2025 01:20:00	Amex - CBNA, 9111 Duke Blvd, Mason, OH 45040-8999
544516832	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 07 2025 21:21:00	Apple Card - GS Bank USA, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
544516831	+ EDI: BANKAMER	Apr 08 2025 01:20:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
544516830	+ EDI: TSYS2	Apr 08 2025 01:20:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
544516819	+ EDI: CITICORP	Apr 08 2025 01:20:00	Best Buy-CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
544516825	EDI: CITICORP	Apr 08 2025 01:20:00	CBNA, 50 Northwest POint Road, Elk Grove Village, IL 60007
544516826	+ EDI: CAPITALONE.COM	Apr 08 2025 01:20:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
544516823	+ EDI: CITICORP	Apr 08 2025 01:20:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
544516765	+ EDI: CRFRSTNA.COM	Apr 08 2025 01:20:00	Credit First, POB 81315, Cleveland, OH 44181-0315
544516813	+ EDI: CRFRSTNA.COM	Apr 08 2025 01:20:00	Credit First NA, 6275 Eastland Rd, Brookpark, OH 44142-1399
544516803	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 07 2025 21:21:00	Dept of Ed-Nelnet, PO Box 82561, Lincoln, NE 68501-2561
544516812	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 07 2025 21:21:00	Dept of Education - NELN, 121 S 13th St, Lincoln, NE 68508-1904
544516811	+ EDI: DISCOVER	Apr 08 2025 01:20:00	Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
544516715	+ EDI: DISCOVER	Apr 08 2025 01:20:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
544516820	+ EDI: USBANKARS.COM	Apr 08 2025 01:21:00	Elan Financial Svcs, CB Disputes PO Box 108, Saint Louis, MO 63166-0108
544516775	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 07 2025 21:21:00	GS Bank USA-Generalmotor, Goldman Sachs Bank USA PO Box 70321, Philadelphia, PA 19176-0321
544516802	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 07 2025 21:21:00	Goldman Sachs and Co, PO Box 70321, Philadelphia, PA 19176-0321
544516766	Email/Text: headwaybnc@enova.com	Apr 07 2025 21:21:00	Headway Capital LLC, 175 W Jackson Suite 1000, Chicago, IL 60604
544516774	+ EDI: JPMORGANCHASE	Apr 08 2025 01:20:00	JPMCB Card, PO Box 15369, Wilmington, DE 19850-5369
544516821	+ EDI: JPMORGANCHASE	Apr 08 2025 01:20:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
544516773	+ EDI: LENDNGCLUB	Apr 08 2025 01:20:00	Lending Club Corp, 595 Market St, STE. 200, San Francisco, CA 94105-5839
544516703	+ EDI: MERCEDES	Apr 08 2025 01:20:00	MB Fin SVCS, 36455 Corporate Dr, Farmington,

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			Hil MI 48331-3552
544516771	+ EDI: MERCEDES	Apr 08 2025 01:20:00	Mercedes Benz Finacial, 36455 Corporate Drive, Farmington Hills, MI 48331-3552
544516846	+ EDI: MERCEDES	Apr 08 2025 01:20:00	Mercedes-Benz Financial, PO Box 961, Roanoke, TX 76262-0961
544516760	Email/Text: ServicingAdmin@navitascredit.com	Apr 07 2025 21:21:00	Navitas Credit Corp, 201 Executive CTR DR STE, Columbia, SC 29210
544516761	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 07 2025 21:21:00	Nationstar - Mr Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
544516836	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 07 2025 21:21:00	Nationstar Mortgage LLC, 350 Higland, Houston, TX 77009-6623
544516758	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 07 2025 21:26:51	Opensky CBNK, 1900 Campus Commons Dr S, Reston, VA 20191-1561
544516804	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 07 2025 21:40:52	Opensky Capital Bank NA, PO Box 8130, Reston, VA 20195-2030
544516745	Email/Text: Bankruptcy.Notices@pnc.com	Apr 07 2025 21:21:00	PNC Bank Card Services, PNC CB Investigations PO Box 5580, Cleveland, OH 44101
544516749	Email/Text: Bankruptcy.Notices@pnc.com	Apr 07 2025 21:21:00	PNC Bank, N.A., 1 Financial PKWY, Kalamazoo, MI 49009
544516756	+ Email/Text: bkrgeneric@penfed.org	Apr 07 2025 21:21:00	Pentagon FCU, 1001 N Fairfax St, Alexandria, VA 22314-1797
544516750	+ Email/Text: bkrgeneric@penfed.org	Apr 07 2025 21:21:00	Pentagon Federal CR UN, 2930 Eisenhower Ave, Alexandria, VA 22314-4557
544516777	+ EDI: PHINELEVATE	Apr 08 2025 01:21:00	Rise, 4150 International Plaza Suite 300, Fort Worth, TX 76109-4819
544516717	+ EDI: SYNC	Apr 08 2025 01:20:00	SYNCB - Rooms to go, PO Box 71727, Philadelphia, PA 19176-1727
544516716	+ EDI: SYNC	Apr 08 2025 01:20:00	SYNCB - Walmart DC, PO Box 965024, Orlando, FL 32896-5024
544516714	+ EDI: SYNC	Apr 08 2025 01:20:00	SYNCB-Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
544516713	+ EDI: SYNC	Apr 08 2025 01:20:00	SYNCB-Rooms To Go, PO Box 71757, Philadelphia, PA 19176-1757
544516828	+ EDI: SYNC	Apr 08 2025 01:20:00	SYNCB-Walmart Dual Card, PO Box 71746, Philadelphia, PA 19176-1746
544516748	+ Email/Text: cs@securitycreditservicesllc.com	Apr 07 2025 21:21:00	Security Credit Service, 2653 W Oxford Loop, Oxford, MS 38655-5442
544516712	+ Email/Text: cs@securitycreditservicesllc.com	Apr 07 2025 21:21:00	Security Credit Servies, 306 Enterprise Drive, Oxford, MS 38655-2762
544516747	^ MEBN	Apr 07 2025 21:20:35	Sloan - NELN, PO Box 87290, Lincoln, NE 68501-7290
544516737	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 07 2025 21:21:00	Sloan-Nelnet Services, PO Box 82561, Lincoln, NE 68501-2561
544516719	+ Email/Text: bankruptcy@sunrisecreditservices.com	Apr 07 2025 21:21:00	Sunrise Credit Service, 8 Corporate Center Dr St, Melville, NY 11747-3193
544516711	+ Email/Text: bankruptcy@sunrisecreditservices.com	Apr 07 2025 21:21:00	Sunrise Credit Services, 260 Airport Plaza, Farmingdale, NY 11735-3946
544516744	+ EDI: TDBANKNORTH.COM	Apr 08 2025 01:21:00	TD Bank NA, TD Bank USBC PO Box 1448, Greenville, Sc 29602-1448
544516709	+ EDI: TDBANKNORTH.COM	Apr 08 2025 01:21:00	TD Bank NA, PO Box 1448, Greenville, SC

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544516708	+ EDI: WTRRN BANK.COM	Apr 08 2025 01:21:00	29602-1448 TD Bank USA - TargetCred, PO Box 673, Minneapolis, MN 55440-0673
544516755	+ EDI: WTRRN BANK.COM	Apr 08 2025 01:21:00	TD Bank USA-Target Credi, PO Box 673, Minneapolis, MN 55440-0673
544516710	+ EDI: Q3GTBI	Apr 08 2025 01:20:00	The Bureaus, 711 N Edgewood Ave Suite 200, Wooddale, IL 60191-1254
544516707	+ EDI: Q3GTBI	Apr 08 2025 01:20:00	The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
544516706	+ Email/Text: bankruptcy@bbandt.com	Apr 07 2025 21:21:00	Truist Bank, PO Box 1847, Wilson, NC 27894-1847
544516816	+ Email/Text: bankruptcy@bbandt.com	Apr 07 2025 21:21:00	Truist Bank, PO Box 849, Wilson, NC 27894-0849
544516809	EDI: USBANKARS.COM	Apr 08 2025 01:21:00	Elan Financial Service, PO Box 108, Saint Louis, MO 63166
544516701	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Apr 07 2025 21:40:33	WFBNA Card, PO Box 393, Minneapolis, IN 55480-0393
544516736	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Apr 07 2025 21:40:32	Wells Fargo Card Serv, PO Box 393, Minneapolis, MN 55480-0393
544516843	+ EDI: WFNNB.COM	Apr 08 2025 01:21:00	Zales Credit Card, PO Box 182120, Columbus, OH 43218-2120

TOTAL: 66

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
544516845	*+	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
544516835	*+	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
544516844	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
544516810	*+	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
544516814	*+	Lending Club Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-5839
544516718	*+	SYNCB - Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
544516834	*+	Wells Fargo Card Serv, PO Box 393, Minneapolis, MN 55480-0393
544516805	##+	Gateway One Lending, 3818 E Coronado, Anaheim, CA 92807-1620

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2025

Signature: /s/Gustava Winters